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| Information to identify the case: | | |
| Debtor 1 | Robert A. Auflick | Social Security number or ITIN xxx-xx-3818 |
| | First Name Middle Name Last Name | EIN --_----- |
| Debtor 2 | Ashlyn Y. Auflick | Social Security number or ITIN xxx-xx-2509 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN --_----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | Date case filed for chapter 13 9/27/18 |
| Case number: 18-11004-TPA | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|--|
| 1. Debtor's full name | Robert A. Auflick | Ashlyn Y. Auflick |
| 2. All other names used in the last 8 years | | |
| 3. Address | 809 North Main Street Youngsville, PA 16371 | 809 North Main Street Youngsville, PA 16371 |
| 4. Debtor's attorney Name and address | Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335 | Contact phone 814.724.1165 Email: dan@mrdebtbuster.com |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 10/23/18 |

For more information, see page 2

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| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | November 27, 2018 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501 |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 1/28/19 You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/6/18 Deadline for governmental units to file a proof of claim: Filing deadline: 3/26/19 | |
| | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 9. Filing of plan | The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 11/27/18 at 02:00 PM . Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501 | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8. | |

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert A. Auflick
 Ashlyn Y. Auflick
 Debtors

Case No. 18-11004-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
 Form ID: 309I

Page 1 of 3
 Total Noticed: 59

Date Rcvd: Oct 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2018.

db/jdb aty +Robert A. Auflick, Ashlyn Y. Auflick, 809 North Main Street, Youngsville, PA 16371-1055
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty Michael S. Jan Janin, Quinn Buseck Leemhuis Toohey & Kroto Inc, 2222 West Grandview Boulevard, Erie, PA 16506-4508
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14922243 +Ccs / First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104-0478
 14922246 +Citibank Sd NA, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 14922253 +First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
 14922254 +Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325
 14932578 +MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 14932577 +Midland Funding LLC, PO Box 2000, Warren, MI 48090-2000
 14922258 +Mountain Laurel Federal Credit Union, 413 South Michael Street, Saint Marys, PA 15857-1742
 14927361 +Mountain Laurel Federal Credit Union, 1513 Pennsylvania Avenue East, Warren, PA 16365-3142
 14922260 #+Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
 14922263 +Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 14922264 +Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
 14922266 +Stonegate Mortgage Corporation, 4894 Greenville Avenue, Dallas, TX 75206-4120
 14922270 +Synch / Paypal Smart Consumer, PO Box 965005, Orlando, FL 32896-5005
 14922278 +Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Oct 24 2018 02:36:47 Daniel P. Foster, Foster Law Offices, PO Box 966, Meadville, PA 16335
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 24 2018 02:37:20 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 24 2018 02:37:30 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
 14928986 EDI: GMACFS.COM Oct 24 2018 06:23:00 Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
 14922238 +EDI: GMACFS.COM Oct 24 2018 06:23:00 Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
 14922239 +EDI: TSYS2.COM Oct 24 2018 06:23:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 14922240 EDI: CAPITALONE.COM Oct 24 2018 06:23:00 Capital One, 15000 Capital One Drive, Richmond, VA 23238
 14922241 EDI: CAPITALONE.COM Oct 24 2018 06:23:00 Capital One N.A., PO Box 85520, Richmond, VA 23285
 14922242 E-mail/Text: bankruptcy@cavps.com Oct 24 2018 02:37:45 Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
 14934231 EDI: CAPITALONE.COM Oct 24 2018 06:23:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14924052 +E-mail/Text: bankruptcy@cavps.com Oct 24 2018 02:37:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14922244 +E-mail/Text: kzoepfel@credit-control.com Oct 24 2018 02:37:34 Central Loan Admin & Reporting, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 14922245 +EDI: CHASE.COM Oct 24 2018 06:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14922247 +EDI: WFNNB.COM Oct 24 2018 06:23:00 Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
 14922248 +EDI: WFNNB.COM Oct 24 2018 06:23:00 Comenity Bank / Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
 14922249 +EDI: WFNNB.COM Oct 24 2018 06:23:00 Comenity Capital Bank / Gamestop, Po Box 182120, Columbus, OH 43218-2120
 14922250 +EDI: RCSFNBMARIN.COM Oct 24 2018 06:23:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
 14922251 EDI: DISCOVER.COM Oct 24 2018 06:23:00 Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
 14925330 EDI: DISCOVER.COM Oct 24 2018 06:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14922255 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Oct 24 2018 02:38:10 Jh Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
 14932783 EDI: RESURGENT.COM Oct 24 2018 06:23:00 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14932782 EDI: RESURGENT.COM Oct 24 2018 06:23:00 LVNV Funding, LLC its successors and assigns as, assignee of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14922256 +EDI: RESURGENT.COM Oct 24 2018 06:23:00 Lvnv Funding LLC, Po Box 1269, Greenville, SC 29602-1269
 14922257 E-mail/Text: camanagement@mtb.com Oct 24 2018 02:37:05 M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203

District/off: 0315-1

User: culy
Form ID: 309I

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Total Noticed: 59

Date Rcvd: Oct 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14922259 +EDI: AGFINANCE.COM Oct 24 2018 06:23:00 Onemain Financial, 6801 Colwell Boulevard,
Irving, TX 75039-3198
14923028 +EDI: PRA.COM Oct 24 2018 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14922261 +EDI: PRA.COM Oct 24 2018 06:23:00 Portfolio Recovery & Associates,
120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14928992 EDI: Q3G.COM Oct 24 2018 06:23:00 Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC,
PO Box 788, Kirkland, WA 98083-0788
14922265 +EDI: SEARS.COM Oct 24 2018 06:23:00 Sears / Cbna, Po Box 6283,
Sioux Falls, SD 57117-6283
14922267 +EDI: RMSC.COM Oct 24 2018 06:23:00 Synch / JCPenney, Po Box 965007,
Orlando, FL 32896-5007
14922268 +EDI: RMSC.COM Oct 24 2018 06:23:00 Synch / Lowes, Po Box 965005, Orlando, FL 32896-5005
14922269 +EDI: RMSC.COM Oct 24 2018 06:23:00 Synch / Old Navy, Po Box 965005,
Orlando, FL 32896-5005
14922271 +EDI: RMSC.COM Oct 24 2018 06:23:00 Synch / TJMaxx, Po Box 965015,
Orlando, FL 32896-5015
14922272 +EDI: RMSC.COM Oct 24 2018 06:23:00 Synch / Toys R Us, Po Box 965005,
Orlando, FL 32896-5005
14922273 +EDI: RMSC.COM Oct 24 2018 06:23:00 Synch / Walmart, Po Box 965024,
Orlando, FL 32896-5024
14922274 +EDI: RMSC.COM Oct 24 2018 06:23:00 Synchrony Bank, 950 Forrer Boulevard,
Kettering, OH 45420-1469
14922275 +EDI: CITICORP.COM Oct 24 2018 06:23:00 The Home Depot / Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
14922252 EDI: USBANKARS.COM Oct 24 2018 06:23:00 Elan Financial Service, Po Box 108,
Saint Louis, MO 63166
14922276 EDI: USBANKARS.COM Oct 24 2018 06:23:00 Us Bank, PO Box 108, Saint Louis, MO 63166
14922277 +EDI: VERIZONCOMB.COM Oct 24 2018 06:23:00 Verizon Wireless, Po Box 650051,
Dallas, TX 75265-0051
14922279 +EDI: BLUESTEM Oct 24 2018 06:23:00 Webbank / Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank as servicer for Lakeview Loan Servicing L
cr Mountain Laurel Federal Credit Union
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14922262* +Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Ashlyn Y. Auflick dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Robert A. Auflick dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC
bkgroup@kmlawgroup.com

District/off: 0315-1

User: culy
Form ID: 309I

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Total Noticed: 59

Date Rcvd: Oct 23, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michael S. Jan Janin on behalf of Creditor Mountain Laurel Federal Credit Union
mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6